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*[Signature]*

PATENT  
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION OF : Keresman, III, et al.  
FOR : **SECURE AND EFFICIENT  
PAYMENT PROCESSING  
SYSTEM**  
SERIAL NO. : 09/488,297  
FILED : January 20, 2000  
EXAMINER : Unknown  
ART UNIT : 2165  
ATTORNEY DOCKET NO. : PRA 2 0001

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FEB 13 2002  
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**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, 1.98 and MPEP § 609, applicants herewith submit the following Supplemental Disclosure Statement concerning art of which the applicants are aware. Copies of the patents and Form PTO-1449 are enclosed herewith.

Under Rule 98(a)(3), no concise explanation of relevance is required for information that is in the English language. Accordingly, the enclosed patents require no further explanation.

This Supplemental Disclosure Statement is being filed before the mailing date of a first Office Action on the merits. Although it is believed no fee is necessary, any deficiency in fees should be charged to Deposit Account No. 06-0308.

**CERTIFICATE OF MAILING**

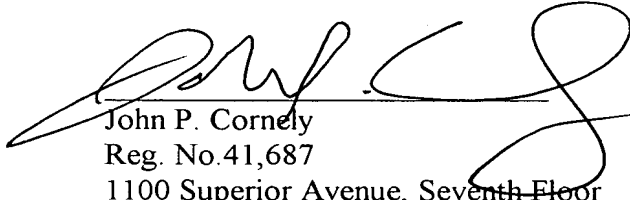
I hereby certify that this **INFORMATION DISCLOSURE STATEMENT** is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner of Patents, Washington, D.C. 20231, on January 31, 2002.

*[Signature of Iris E. Nauth]*  
Iris E. Nauth

It is respectfully requested that the attached documents be considered and officially cited in examination of this application.

Respectfully submitted,

FAY, SHARPE, FAGAN,  
MINNICH & McKEE, LLP



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